

Information to identify the case:					
Debtor 1	<u>Janet Adina Pike</u>			Social Security number or ITIN	xxx-xx-0948
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey					
Case number: 11-16385-VFP					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Janet Adina Pike

10/17/16

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Janet Adina Pike
 Debtor

Case No. 11-16385-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Oct 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2016.

db	+Janet Adina Pike, 45 Poplar Avenue, Hackensack, NJ 07601-4708
aty	+Stenger & Stenger, P.C., 2618 East Paris Ave. SE, Grand Rapids, MI 49546-2458
cr	+Capital Alliance Financial, LLC, Stenger & Stenger, PC, 2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458
511987631	+Capital Alliance Financial, LLC, 2618 East Paris Ave. SE, Grand Rapids, MI 49546-2454
511729066	+Expo/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
511729067	+FEIN, SUCH, KAHN & SHEPARD, PC, 7 CENTURY DRIVE STE 201, Parsippany, NJ 07054-4673
516180786	+Northstar Capital Acquisition, c/o Zenith Acquisition Corp., PO Box 850, Amherst, NY 14226-0850
511775617	+Northstar Capital Acquisition, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992
511729078	+Nudelman, Klemm & Golub, PC, 425 Eagle Rock Avenue, Roseland, NJ 07068-1787
511729081	+Us Bank Home Mortgage, P.o. Box 20005, Owensboro, KY 42304-0005
511729085	+Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2016 23:10:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 17 2016 23:10:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
511793425	+EDI: LTDFINANCIAL.COM Oct 17 2016 22:53:00 Advantage Assets II, Inc., 7322 Southwest Frwy., Ste. 1600, Houston, TX 77074-2134
511972240	EDI: BECKLEE.COM Oct 17 2016 22:53:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
511751274	EDI: AIS.COM Oct 17 2016 22:53:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
511729064	+EDI: ACCE.COM Oct 17 2016 22:53:00 Asset Acceptance, Po Box 2036, Warren, MI 48090-2036
511761930	+EDI: TSYS2.COM Oct 17 2016 22:53:00 Department Stores National Bank/Bloomington, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
511761819	+EDI: TSYS2.COM Oct 17 2016 22:53:00 Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
511729065	+EDI: TSYS2.COM Oct 17 2016 22:53:00 Dsnb Bloom, Bloomington's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
511729068	+EDI: HFC.COM Oct 17 2016 22:53:00 HFC, PO BOX 3425, Buffalo, NY 14240-3425
511768065	+EDI: HFC.COM Oct 17 2016 22:53:00 HSBC Mortgage Services, Inc., PO BOX 21188, Eagan, MN 55121-0188
511729070	+EDI: HFC.COM Oct 17 2016 22:53:00 Hfc - Usa, Po Box 3425, Buffalo, NY 14240-3425
511729071	+EDI: HFC.COM Oct 17 2016 22:53:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 5263, Carol Stream, IL 60197-5263
512065994	EDI: RESURGENT.COM Oct 17 2016 22:53:00 LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
511729072	+EDI: LTDFINANCIAL.COM Oct 17 2016 22:53:00 Ltd Financial Svcs Lp, 7322 Southwest Fwy Ste 1, Houston, TX 77074-2010
511729074	+EDI: RESURGENT.COM Oct 17 2016 22:53:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
511729075	+EDI: TSYS2.COM Oct 17 2016 22:53:00 Macys/fdsb, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
511729079	EDI: PRA.COM Oct 17 2016 22:53:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
512120021	EDI: PRA.COM Oct 17 2016 22:53:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil, PO Box 41067, Norfolk VA 23541
512120020	EDI: PRA.COM Oct 17 2016 22:53:00 Portfolio Recovery Associates, LLC, c/o Jennifer Convertibles/Hq, PO Box 41067, Norfolk VA 23541
512145957	EDI: Q3G.COM Oct 17 2016 22:53:00 Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
511729080	+E-mail/Text: bncnotices@stengerlaw.com Oct 17 2016 23:10:27 Stenger & Stenger PC, 4095 Embassy Drive, Grand Rapids, MI 49546-2456
511729082	+EDI: USBANKARS.COM Oct 17 2016 22:53:00 US BANK HOME MORTGAGE, 4801 Frederica Street, Owensboro, KY 42301-7441

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

511874061*	+Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
511729069*	+HFC, PO BOX 3425, Buffalo, NY 14240-3425
516348939*	+Janet Adina Pike, 45 Poplar Avenue, Hackensack, NJ 07601-4708
511729073*	+Ltd Financial Svcs Lp, 7322 Southwest Fwy Ste 1, Houston, TX 77074-2010
511729076*	+Macys/fdsb, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
511729077*	+Macys/fdsb, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
511729083*	+US BANK HOME MORTGAGE, PO Box 20005, Owensboro, KY 42304-0005
511729084*	+US Bank Home Mortgage, PO Box 20005, Owensboro, KY 42304-0005

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 34

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2016 at the address(es) listed below:

Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. jgoldman@kmlawgroup.com,
bkggroup@kmlawgroup.com
Leressa Crockett on behalf of Debtor Janet Adina Pike Crockettlegal@gmail.com,
gconley103@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
R. A. Lebron on behalf of Creditor HSBC Consumer Lending, as Servicer for Household Finance
Corporation III bankruptcy@feinsuch.com
William M. E. Powers, III on behalf of Creditor U.S. Bank, N.A. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor U.S. Bank, N.A. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor U.S. Bank, National Association ecf@powerskirn.com
TOTAL: 7